

DEED OF TRUST

Rec'd for Record Feb. 14 1978 At 11:18 O'clk P M Same Day Recorded & Ex'd per Charles C. Keller, Clerk

THIS PURCHASE MONEY DEED OF TRUST is made this 14th day of February 1978, among the Grantor, HAROLD F. HAWKINS and CONNIE J. HAWKINS, his wife (herein "Borrower"), Robert J. Schultze and Raymond A. Brookhart (herein "Trustee"), and the Beneficiary, LOYOLA FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of the United States of America, whose address is Charles and Preston Streets, Baltimore, Maryland 21201 (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the Buckeystown Election District of Frederick County, State of Maryland:

All that lot of land, being the western portion of the property which was conveyed to William J. Grove by Charles H. Mossburg, Executor, by deed bearing date on the 18th day of June, 1923, recorded in Liber 344, folio 273, one of the Land Records of Frederick County, Maryland, and Beginning at the end of seventy-one and five-tenths (71.5) feet on the second line of the above mentioned Deed from Charles H. Mossburg, Executor, and running thence with the outlines (1) North twenty-two and three-fourths (22-3/4) degrees East fifty and five-tenths (50.5) feet, (2) North fifty and five-eighths (50-5/8) degrees West one hundred three and five-tenths (103.5) feet, (3) South fifty (50) degrees West one hundred and thirty-nine (139.0) feet to the northern margin of the public road leading from Lime Kiln to the Buckeystown Road, then with the northern margin of said road (4) South thirty-nine and one-eighth (39-1/8) degrees East one hundred twenty-three and five tenths (123.5) feet, then by division line now made (5) North fifty and three-fourth (50-3/4) degrees East one hundred and sixteen (116.0) feet to the place of beginning, containing sixty-seven and five-tenths (67.5) square perches of land.

BEING all and the same real estate which was conveyed unto Harold F. Hawkins and Connie J. Hawkins, his wife, by Edwin G. Hawkins and Ruth V. Hawkins, his wife, by deed dated September 28, 1972 and recorded among the Land Records of Frederick County in Liber 891, folio 56.

Recording Fee	17.00
Ind. Stamp	184.80
	201.80

which has the address of Rte. 9, Box 210, N/S Limekiln Road, Frederick, Maryland, 21701 (herein "Property Address");

The aforesaid property having been purchased in whole or in part with the sums secured hereby.

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

To SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated February 14, 1978 (herein "Note"), in the principal sum of TWENTY-EIGHT THOUSAND and 00/100 (\$28,000.00) Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on March 1, 1998; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfull seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend specially the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.